

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS**

BERIN LOCKWOOD, Individually)	
and on behalf of Class Members,)	
)	Civil Action No. 05-10647 (MLW)
Plaintiff,)	
)	
v.)	
)	
FULL SPECTRUM LENDING, INC.)	STIPULATION TO EXTEND TIME
and COUNTRYWIDE HOME LOANS)	
LOANS, INC.,)	
)	
<u>Defendants.</u>)	

Plaintiff Berin Lockwood and defendants Full Spectrum Lending, Inc. (n/k/a Full Spectrum Lending, a division of Countrywide Home Loans, Inc.) and Countrywide Home Loans, Inc. (collectively “Defendants”), by and through their attorneys, hereby agree and stipulate to extend the time for Defendants to answer or otherwise plead in response to the Plaintiff’s Complaint until after resolution of “Defendants’ Motion and Incorporated Memorandum to Compel Arbitration, Dismiss or Stay Litigation and Dismiss Class Allegations,” filed on April 22, 2005.

Respectfully submitted,

BERIN LOCKWOOD

By his attorney,

/s/ Evans J. Carter / BRB
 Evans J. Carter (BBO #076560)
 HARGRAVES, KARB, WILCOX
 & GALVANI, LLP
 550 Cochituate Road – P.O Box 966
 Framingham, MA 01701-0966
 (508) 620-0140

Dated: April 22, 2005

FULL SPECTRUM LENDING, INC. (n/k/a
 Full Spectrum Lending, a division of Countrywide
 Home Loans, Inc.) and COUNTRYWIDE HOME
 LOANS, INC.

By their attorneys,

/s/ Brooks R. Brown
 Thomas M. Hefferon (BBO #548289)
 GOODWIN PROCTER LLP
 901 New York Avenue, N.W.
 Washington, D.C. 20001
 (202) 346-4000

Brooks R. Brown (BBO # 634144)
 GOODWIN PROCTER LLP
 Exchange Place
 Boston, MA 02109-2881
 (617) 570-1000

CERTIFICATE OF SERVICE

I, Brooks R. Brown, do hereby certify under the penalties of perjury, that on this 22nd day of April, 2005, I arranged for the service, by ECF filing, of a copy of the foregoing on the following counsel of record:

Evans J. Carter
HARGRAVES, KARB, WILCOX & GALVANI, LLP
550 Cochituate Road – P.O Box 966
Framingham, MA 01701-0966

/s/ Brooks R. Brown
Brooks R. Brown